

Financial Statements (Un-audited)

Capitec-IBBL Shariah Unit Fund

Padma Life Tower, 10th Floor(Lift-09),115, Kazi Nazrul Islam Avenue, Bangla
Motor, Dhaka-1000.

For the Period from January 01, 2025 to September 30, 2025

Capitec-IBBL Shariah Unit Fund
Statement of Financial Position (Un-audited)
As at September 30, 2025

Particulars	Notes	Amount in Taka	
		September 30, 2025	December 31, 2024
Assets			
Marketable investment -at market price	1.00	127,662,776	119,709,000
Preliminary and issue expenses	2.00	1,917,007	2,515,797
Advance deposits & pre-payments	3.00	134,469	256,470
Accounts receivable	4.00	2,448,705	6,416,912
Investment in Money Market Instruments	5.00	77,000,000	75,000,000
Cash & cash equivalents	6.00	16,289,137	18,177,497
Total Assets		225,452,094	222,075,676
Owners' Equity			
Unit capital Fund	7.00	262,447,960	274,173,130
Unit premium reserve	8.00	2,815,570	700,080
Retained earnings	9.00	(41,251,287)	(55,536,653)
Total Owners' Equity		224,012,243	219,336,557
Liabilities			
Unclaimed Dividend	10.00	-	-
Dividend Purification Fund	11.00	142,092	128,599
Other Liabilities	12.00	1,297,759	2,610,520
Total Liabilities		1,439,851	2,739,119
Total Owners' Equity & Liabilities		225,452,094	222,075,676
Net Asset Value (NAV) Per Unit			
At cost price	13.00	11.09	10.71
At market price	14.00	8.54	8.00

These Financial Statements should be read in conjunction with notes.



Managing Director
Capitec Asset Management Ltd. (AMC)



Chairman, Trustee
Investment Corporation of Bangladesh



Chief Operating Officer & CCO
Capitec Asset Management Ltd. (AMC)



Member Secretary, Trustee
Investment Corporation of Bangladesh



Sr. Assistant Manager-Accounts
Capitec Asset Management Ltd. (AMC)

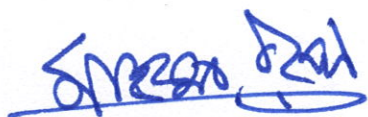


Place: Dhaka, Bangladesh.
Dated: 22 October, 2025

Capitec-IBBL Shariah Unit Fund
Statement of Profit or Loss and Other Comprehensive Income (Un-audited)
For the Period from January 01, 2025 to September 30, 2025

Particulars	Notes	Amount in Taka		Amount in Taka	
		January 01, 2025 to September 30, 2025	January 01, 2024 to September 30, 2024	July 01, 2025 to September 30, 2025	July 01, 2024 to September 30, 2024
Income					
Realized gain/(loss) on sale of marketable securities	15.00	3,685,097	(3,306,176)	1,990,450	(4,677,510)
Dividend income	16.00	1,292,208	1,157,573	692,925	684,884
Profit on deposits	17.00	7,181,640	5,434,043	2,403,714	1,820,132
Total Income		12,158,945	3,285,440	5,087,089	(2,172,494)
Expenses					
Management fees	18.00	3,514,750	3,695,372	1,208,053	1,233,524
Trustee fees	19.00	249,544	263,102	85,865	87,775
Custodian fees	20.00	200,629	230,534	73,230	75,952
CDBL charges		70,833	71,073	5,887	3,850
Amortization of preliminary and issue expenses	21.00	598,790	600,984	201,790	201,790
BSEC Annual fees	22.00	163,379	141,699	55,058	47,578
Advertisement and publication expenses		120,000	117,000	36,000	33,000
Bank charges and excise duty		48,221	108,529	1,235	71,015
Dividend Purification	Annexure-E	13,493	6,911	3,848	6,290
Shariah Supervisory Board Meeting Remuneration		33,335	99,469	-	46,669
Other operating expenses	23.00	-	5,000	-	-
Total Expenses		5,012,974	5,339,673	1,670,966	1,807,443
Profit/(Loss) before provision		7,145,971	(2,054,233)	3,416,123	(3,979,937)
Write Back of Provision/ (Provision) against marketable Investment	24.00	7,178,027	(38,372,754)	11,183,787	(4,396,829)
Net Profit/(Loss) during the period		14,323,998	(40,426,987)	14,599,910	(8,376,766)
Earnings Per Unit	25.00	0.55	(1.47)	0.56	(0.30)

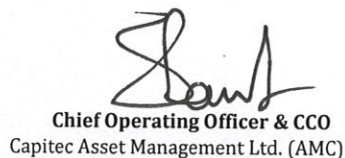
These Financial Statements should be read in conjunction with notes.



Managing Director
Capitec Asset Management Ltd. (AMC)



Chairman, Trustee
Investment Corporation of Bangladesh



Chief Operating Officer & CCO
Capitec Asset Management Ltd. (AMC)



Member Secretary, Trustee
Investment Corporation of Bangladesh



Sr. Assistant Manager-Accounts
Capitec Asset Management Ltd. (AMC)

Place: Dhaka, Bangladesh.
Dated: 22 October, 2025



Capitec-IBBL Shariah Unit Fund
Statement of Changes in Equity (Un-audited)
For the Period from January 01, 2025 to September 30, 2025

Particulars	Unit Capital	Unit Premium Reserve	Retained earnings	Total equity
Balance as on January 01, 2025	274,173,130	700,080	(55,536,653)	219,336,557
New Unit subscribed during the period	225,430	-	-	225,430
Unit Surrendered during the period	(11,950,600)	-	-	(11,950,600)
Unit premium during the period	-	2,156,929	-	2,156,929
Unit discount during the period	-	(41,439)	-	(41,439)
Less: Prior period adjustment	-	-	(38,632)	(38,632)
Dividend Paid	-	-	-	-
Net profit/(Loss) during the period	-	-	14,323,998	14,323,998
Balance as on September 30, 2025	262,447,960	2,815,570	(41,251,287)	224,012,243

For the Period from January 01, 2024 to September 30, 2024

Particulars	Unit Capital	Unit Premium Reserve	Retained earnings	Total equity
Balance as on January 01, 2024	263,345,760	2,186,045	(13,303,840)	252,227,965
New Unit subscribed during the period	11,878,370	-	-	11,878,370
Unit Surrendered during the period	-	-	-	-
Unit premium during the period	-	(1,732,386)	-	(1,732,386)
Unit discount during the period	-	-	-	-
Dividend Paid	-	-	-	-
Net profit/(Loss) during the period	-	-	(40,426,987)	(40,426,987)
Balance as on September 30, 2024	275,224,130	453,659	(53,730,827)	221,946,962



Managing Director
Capitec Asset Management Ltd. (AMC)



Chairman, Trustee
Investment Corporation of Bangladesh



Chief Operating Officer & CCO
Capitec Asset Management Ltd. (AMC)



Member Secretary, Trustee
Investment Corporation of Bangladesh



Sr. Assistant Manager-Accounts
Capitec Asset Management Ltd. (AMC)

Place: Dhaka, Bangladesh.
Dated: 22 October, 2025



Capitec-IBBL Shariah Unit Fund
Statement of Cash Flows (Un-audited)
For the Period from January 01, 2025 to September 30, 2025

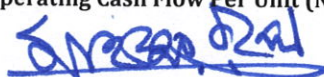
Particulars	Notes	Amount in Taka	
		January 01, 2025 to September 30, 2025	January 01, 2024 to September 30, 2024
Cash flow from operating activities			
Net changes in Investment -Listed/ non-listed/IPO Securities	27.00	(775,750)	5,246,874
Realized gain/(loss) on sale of marketable securities	15.00	3,685,097	(3,306,176)
Profit on Bank Deposits	28.00	7,492,330	6,324,772
Dividend income received in cash	29.00	4,949,725	4,298,707
Advance, deposit and prepayments	30.00	83,369	64,274
Receivable from Broker		-	(6,835,425)
Operating Expenses	31.00	(5,713,452)	(6,243,921)
Net cash inflow/(outflow) by operating activities		9,721,320	(450,895)
Cash flow from investment activities			
Net changes in Investment in MTDR		(2,000,000)	5,000,000
Net cash inflow/(outflow) from investment activities		(2,000,000)	5,000,000
Cash flow from financing activities			
Change in Issuance of New/Surrendered Units		(11,725,170)	11,878,370
Change in Unit Premium Reserve		2,115,490	(1,732,386)
Net cash inflow/(outflow) from financing activities		(9,609,680)	10,145,984
Increase/(Decrease) in cash		(1,888,360)	14,695,089
Cash & cash equivalent at beginning of the period		18,177,497	8,488,531
Cash & cash equivalent at end the during the period		16,289,137	23,183,620

Net Operating Cash Flow Per Unit (NOCFPU)

32.00

0.37

(0.02)



Managing Director

Capitec Asset Management Ltd. (AMC)



Chief Operating Officer & CCO

Capitec Asset Management Ltd. (AMC)



Sr. Assistant Manager-Accounts

Capitec Asset Management Ltd. (AMC)



Chairman, Trustee

Investment Corporation of Bangladesh



Member Secretary, Trustee

Investment Corporation of Bangladesh

Place: Dhaka, Bangladesh.

Dated: 22 October, 2025



Capitec-IBBL Shariah Unit Fund
Notes to the financial statement as at September 30, 2025

Note No.	Particulars	Amount in Taka	
		September 30, 2025	December 31, 2024
1.00 Marketable Investment-at market price : Tk. 127,662,776			
This is made up as follows:			
Particulars			
Investments in Listed Securities		123,617,776	115,609,000
Investment in Non-Listed securities		4,045,000	4,100,000
		127,662,776	119,709,000
Annexure-A may kindly be seen for details of Marketable Investment			
2.00 Preliminary and issue expenses : Tk. 1,917,007			
This is made up as follows:			
Particulars			
Preliminary and issue expenses		2,515,797	3,318,571
Less: Amortization during this period		(598,790)	(802,774)
Closing Balance:		1,917,007	2,515,797
3.00 Advance deposits & pre-payments : Tk. 134,469			
This is made up as follows:			
Particulars			
Advance Income TAX		-	38,632
BSEC Annual Fees		54,460	217,838
Advance Trustee Fees		80,009	-
Closing Balance:		134,469	256,470
4.00 Accounts receivable : Tk. 2,448,705			
This is made up as follows:			
Particulars			
MSND Profit Receivables	Annexure-H-1	411,081	-
MTDR Profit Receivables	Annexure-J	1,658,844	2,380,615
Dividend Receivables	Annexure-F	378,780	4,036,297
Closing Balance:		2,448,705	6,416,912
5.00 Investment in Money Market Instruments Tk. 77,000,000			
This is made up as follows:			
Particulars			
Investment in MTDR		77,000,000	75,000,000
		77,000,000	75,000,000
Annexure-A may kindly be seen for details of Investment in Money Market Instruments (MTDR)			
6.00 Cash & cash equivalents : Tk. 16,289,137			
This is made up as follows:			
Name of the Bank	Purpose of Account	Branch	Account Number
Islami Bank Bangladesh PLC.	Operasional transaction	Banglamotor	20504300900000507
Southeast Bank PLC. (Islamic Wing)	Trading transaction		002713600000006
Southeast Bank PLC. (Islamic Wing)	Unit subscription & surrender	Motijheel	002713600000007
Southeast Bank PLC. (Islamic Wing)	Dividend Distribution		002711300000002
Closing Balance:			
			16,289,137
			18,177,497



Note No.	Particulars	Amount in Taka	
		September 30, 2025	December 31, 2024

7.00 Unit capital Fund: Tk. 262,447,960

This is made up as follows:

Opening balance as at 01 January 2025

Add: New subscription of 22,543 units of Tk. 10 each

Less: Surrendered of 1,195,060 units of Tk. 10 each

Closing balance as at 30 September 2025

274,173,130	263,345,760
225,430	11,940,250
(11,950,600)	(1,112,880)
262,447,960	274,173,130

Details of Unit Holding Position as on Reporting Date (%)

Particulars	Number of Units	% of Units
Sponsor	3,750,000	14.29%
Institution	22,355,034	85.18%
Individual	139,762	0.53%
Total	26,244,796	100.00%

8.00 Unit premium reserve: Tk.2,815,570

This is made up as follows:

Particulars

Opening balance as at 01 January 2025

Add: Unit premium during the period

Less: Unit discount during the period

Closing balance as at 30 September 2025

700,080	2,186,045
2,156,929	259,301
(41,439)	(1,745,266)
2,815,570	700,080

9.00 Retained earning : Tk. -41,251,287

This is made up as follows:

Particulars

Opening Balance

Add: Addition during the period

Less: Prior period adjustment

Less: Dividend Paid

Closing Balance:

(55,536,653)	(13,303,840)
14,323,998	(42,232,813)
(38,632)	-
-	-
(41,251,287)	(55,536,653)

10.00 Unclaimed Dividend

This is made up as follows:

Particulars

Unclaimed Dividend

-	-
-	-

11.00 Dividend Purification Fund: Tk. 142,092

Opening Balance

Add: Addition during the period

Closing Balance:

128,599	47,381
13,493	81,218
142,092	128,599

12.00 Other Liabilities : Tk. 1,297,759

This is made up as follows:

Particulars

Management Fees

Trustee Fees

Custodian Fees

Advertisement and publication

Audit Fees

Payable to SIP Investors

Closing Balance:

1,208,053	2,390,588
-	4,616
76,165	163,271
13,500	12,000
-	40,000
41	45
1,297,759	2,610,520



Note No.	Particulars	Amount in Taka	
		September 30, 2025	December 31, 2024

13.00 Net Asset Value (NAV) per unit at cost price : Tk. 11.09

This is made up as follows:

Particulars

Total Assets at Market Price
Add/Less: Investment diminution reserve-Unrealized gain/(Loss)
Less: Total liabilities
Total net asset value (NAV) at cost price
Number of units
Net Asset Value (NAV) per unit at cost price

225,452,094	222,075,676
67,105,827	74,283,854
(1,439,851)	(2,739,119)
291,118,071	293,620,411
26,244,796	27,417,313
11.09	10.71

14.00 Net Asset Value (NAV) per unit at market price : Tk. 8.54

This is made up as follows:

Particulars

Total net asset value at Cost Price
Add/Less: Investment diminution reserve-Unrealized gain/(Loss)
Net Asset Value (NAV) at market price
Number of units
Net Asset Value (NAV) per unit at market price

291,118,071	293,620,411
(67,105,827)	(74,283,854)
224,012,243	219,336,557
26,244,796	27,417,313
8.54	8.00



Capitec-IBBL Shariah Unit Fund

Notes to the Profit or Loss and Other Comprehensive Income
For the Period from January 01, 2025 to September 30, 2025

Note No.	Particulars	Amount in Taka	
		January 01, 2025 to September 30, 2025	January 01, 2024 to September 30, 2024
15.00	Realized gain/(loss) on sale of marketable securities : Tk. 3,685,097		
	This is made up as follows:		
	<u>Particulars</u>		
	Realized gain/(loss) on sale of marketable securities	3,685,097	(3,306,176)
	Total:	3,685,097	(3,306,176)
	Annexure-D may kindly be seen for details		
16.00	Dividend income : Tk. 1,292,208		
	This is made up as follows:		
	<u>Particulars</u>		
	Dividend income	1,292,208	1,157,573
	Total:	1,292,208	1,157,573
	Annexure-E may kindly be seen for details		
17.00	Profit on deposits : Tk. 7,181,640		
	This is made up as follows:		
	<u>Particulars</u>		
	Profit on MSND	Annexure-H 1,608,309	690,550
	Profit on MTDR	Annexure-I 5,573,331	4,743,493
	Total:	7,181,640	5,434,043
18.00	Management fees : Tk. 3,514,750		
	Management fees	3,514,750	3,695,372
	Annexure-K may kindly be seen for details	3,514,750	3,695,372
19.00	Trustee fees : Tk. 249,544		
	Trustee fees	249,544	263,102
		249,544	263,102
20.00	Custodian fees: Tk. 200,629		
	Custodian fees	200,629	230,534
		200,629	230,534
21.00	Amortization of preliminary and issue expenses : Tk. 598,790		
	This is made up as follows:		
	<u>Particulars</u>		
	Preliminary and issue expenses during the period	598,790	600,984
	Amortized of preliminary and issue expenses	598,790	600,984
22.00	BSEC Annual fees: Tk. 163,379		
	This is made up as follows:		
	<u>Particulars</u>		
	BSEC Annual fees	163,379	141,699
		163,379	141,699
23.00	Other operating expenses : Tk. 0		
	This is made up as follows:		
	<u>Particulars</u>		
	Bidding/Subscription Fees	-	5,000
	Closing Balance:	-	5,000
24.00	Write Back of Provision/ (Provision) against marketable Investment: TK. 7,178,027		
	This is made up as follows:		
	<u>Particulars</u>		
	Opening Balance	(74,283,854)	(32,013,079)
	Unrealized Gain/(Loss)	(67,105,827)	(70,385,833)
	Write Back of Provision/ (Provision) against marketable Investment	7,178,027	(38,372,754)



Note No.	Particulars	Amount in Taka	
		January 01, 2025 to September 30, 2025	January 01, 2024 to September 30, 2024
25.00	Earning per unit: Tk. 0.55		
	This is made up as follows:		
	Particulars		
	Net profit during the period	14,323,998	(40,426,987)
	Number of Units	26,244,796	27,522,413
	Earning Per Unit	0.55	(1.47)
	*This represents an increase compared to the prior period, mainly due to Write Back of Provision from portfolio investments & increase income.		
26.00	Non-Performing Investment		
	This is made up as follows:		
	Annexure-G may kindly be seen for details	-	-
27.00	Net changes in Investment -Listed/ non-listed/IPO Securities		
	Net Investments in securities Current period in Cost	(194,768,604)	(204,241,729)
	Net Investments in securities Last Year in Cost	193,992,854	209,488,603
27.01		(775,750)	5,246,874
27.01	Net changes in Investment Breakup:		
	Sale of Securities during the period (at Cost) ANNEXURE-D	57,897,340	78,048,547
	Less: Purchase of Securities during the period (Total Cost Value) ANNEXURE-C	(58,673,089)	(72,801,672)
	Net changes in Investment -Listed/ non-listed/IPO Securities	(775,750)	5,246,874
28.00	Profit on Bank Deposits		
	Profit Income on Bank Deposits	7,181,640	5,434,043
	Add: Previous year Profit Receivable on MSND& MTDR	2,380,615	1,759,166
	Less: Current year Profit Receivable on MSND & MTDR	(2,069,925)	(868,437)
		7,492,330	6,324,772
29.00	Dividend income received in cash		
	Dividend Income from Investment in Securities	1,292,208	1,157,573
	Add: Previous year Dividend Receivable	4,036,297	3,895,046
	Less: Current year Dividend Receivable	(378,780)	(753,912)
		4,949,725	4,298,707
30.00	Advance, deposit and prepayments:		
	Advance deposits & pre-payments Last Year	256,470	227,392
	Less: Advance deposits & pre-payments Current period	(134,469)	(163,118)
	Less: Increase/Add Prior period adjustment	(38,632)	-
		83,369	64,274
31.00	Cash Paid to Operating Exp.		
	Operating Expenses	(5,012,974)	(5,339,673)
	Less: Amotization	598,790	600,984
	Less: Opening Total Liabilities	(2,739,119)	(2,936,265)
	Add: Closing Total Liabilities	1,439,851	1,431,032
		(5,713,452)	(6,243,921)



Note No.	Particulars	Amount in Taka	
		January 01, 2025 to September 30, 2025	January 01, 2024 to September 30, 2024

32.00 Net Operating Cash Flow per unit: Tk 0.37

This is made up as follows:

Particulars

Net Cash inflow/ (out flow) from operating activities

Outstanding number of units

Net Operating Cash Flow Per Unit (NOCFPU)

9,721,320	(450,895)
26,244,796	27,522,413
0.37	(0.02)

33.00 Events after the reporting Period

The Board of Trustees in its meeting held on 22 October, 2025 approved the 3rd Quarter Unaudited financial statements of the Fund for the Period ended September 30, 2025 and authorized the same for issue.



Managing Director
Capitec Asset Management Ltd. (AMC)



Chief Operating Officer & CCO
Capitec Asset Management Ltd. (AMC)



Sr. Assistant Manager-Accounts
Capitec Asset Management Ltd. (AMC)



Chairman, Trustee
Investment Corporation of Bangladesh



Member Secretary, Trustee
Investment Corporation of Bangladesh



Asset Manager: Capitec Asset Management Limited
Capitec-IBBL Shariah Unit Fund
Portfolio Statement as at September 30, 2025

I. Investment in Capital Market Securities (Listed)

Annexure - A
[Figure in Bangladeshi Taka]

SL	Investment in Stocks/Securities(Sectorwise)- Trading Code		No. of Shares/Unit	Avarage Cost Price	Cost Value	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments	% Change(In term of Cost)	% of Total Investment
	Sector	A. Share of Listed Companies								
1	Cement	CONFIDCEM	106,267	124.45	13,225,458	59.10	6,280,380	(6,945,079)	-52.51%	4.59%
2	Engineering	BBSCABLES	192,585	69.07	13,302,642	18.80	3,620,598	(9,682,044)	-72.78%	4.62%
3		NIALCO	90,260	49.39	4,457,916	18.90	1,705,914	(2,752,002)	-61.73%	1.55%
4	Food & Allied	BENGALBISC	69,153	157.43	10,886,424	60.60	4,190,672	(6,695,752)	-61.51%	3.78%
5		OLYMPIC	57,000	169.23	9,646,343	154.70	8,817,900	(828,443)	-8.59%	3.35%
6	Fuel & Power	CVOPRL	50,000	191.18	9,558,803	179.50	8,975,000	(583,803)	-6.11%	3.32%
7		DOREENPWR	366,233	66.16	24,229,187	29.70	10,877,120	(13,352,067)	-55.11%	8.41%
8	Miscellaneous	BERGERPBL	404	1,746.37	705,533	1,461.90	590,608	(114,925)	-16.29%	0.24%
9		KBSEED	680,001	19.95	13,565,770	7.90	5,372,008	(8,193,762)	-60.40%	4.71%
10	Pharmaceuticals & Chemicals	ACMELAB	75,000	91.32	6,849,046	78.00	5,850,000	(999,046)	-14.59%	2.38%
11		BXPHERMA	80,000	118.16	9,453,172	118.00	9,440,000	(13,172)	-0.14%	3.28%
12		MARICO	1,002	2,380.99	2,385,750	2,842.10	2,847,784	462,034	19.37%	0.83%
13		SQURPHARMA	3,500	210.02	735,067	215.00	752,500	17,433	2.37%	0.26%
14	IT Sector	ITC	380,000	47.66	18,111,132	43.50	16,530,000	(1,581,132)	-8.73%	6.29%
15	Telecommunication	BSCPLC	75,550	227.58	17,193,847	136.60	10,320,130	(6,873,717)	-39.98%	5.97%
16		GP	21,165	345.83	7,319,443	299.00	6,328,335	(991,108)	-13.54%	2.54%
17		MHSML	130,000	35.63	4,631,277	17.10	2,223,000	(2,408,277)	-52.00%	1.61%
		Sub -Total			166,256,810		104,721,948	(61,534,862)	-37.01%	57.72%
		B. Listed Bond								
18	Corporate Bond	IBBLPBOND	5,239	1,052.06	5,511,739	652.00	3,415,828	(2,095,911)	-38.03%	1.91%
19		SJIBLPBOND	3,600	5,000.02	18,000,054	4,300.00	15,480,000	(2,520,054)	-14.00%	6.25%
		Sub-Total			23,511,793		18,895,828	(4,615,965)	-19.63%	8.16%
		C. IPO Shares								
		Sub-Total			-		-	-		0.00%
		Sub-Total			-		-	-		0.00%
Grand Total of Capital Market Securities (Listed)					189,768,604		123,617,776	(66,150,827)	-34.86%	65.88%



II. Investment in Capital Market Securities (Non-Listed)										
SL	Investment in Stocks/Securities(Sectorwise)		No. of Shares/Unit	Cost Price	Cost Value	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments	% Change(In term of Cost)	% of Total Investment
A. Open- End Mutual Fund										
1	Open-end Mutual Fund	HFAML SHARIAH UNIT FUND	500,000	10.00	5,000,000	8.09	4,045,000	(955,000)	-19.10%	1.74%
Sub-Total					5,000,000		4,045,000	(955,000)	-19.10%	1.74%
Grand Total of Capital Market Securities (Listed & Non-Listed)					194,768,604		127,662,776	(67,105,827)	-34.45%	67.61%

III. Cash & Cash Equivalent and Investment in Securities not related to Capital Market

A. Term Deposit :					
SL & Date	Bank/Non-Bank Name	Rate of Profit	Investment Value	Maturity Value	% of Total Investment
1 & 08/08/2025	Jamuna Bank PLC.(Islamic Wing)	10.00%	22,000,000	23,100,000	7.64%
2 & 22/09/2025	Southeast Bank PLC.(Islamic Wing)	11.00%	5,000,000	5,275,000	1.74%
3 & 13/09/2025	Southeast Bank PLC.(Islamic Wing)	11.50%	10,000,000	10,575,000	3.47%
4 & 22/09/2025	Islamic Finance and Investment PLC.	11.50%	15,000,000	15,862,500	5.21%
5 & 24/6/2025	IDLC Finance PLC.(Islamic Wing)	10.25%	15,000,000	15,768,750	5.21%
6 & 14/8/2025	Islami Bank Bangladesh PLC.	11.00%	10,000,000	10,550,000	3.47%
Sub-Total			77,000,000	81,131,250	26.73%
B. Cash at Bank :					
A/C NO	Bank Name	Rate of Profit	Available Balance	N/A	
20504300900000507	Islami Bank Bangladesh PLC. MSND	2.20%	2,388,639		
002713600000006	Southeast Bank PLC. MSND (Islamic Wing)	7.00%	12,748,056		
002713600000007	Southeast Bank PLC. MSND (Islamic Wing)	7.00%	1,150,411		
002711300000002	Southeast Bank PLC. MCD (Islamic Wing)	-	2,031		
Sub-Total			16,289,137		
Total Cash & Cash Equivalent and Investment in Securities (Not related to Capital Market)			93,289,137		
Total Investment=(I+II+III)			288,057,741		



Capitec-IBBL Shariah Unit Fund
Valuation of Open-End Mutual Fund

As at September 30, 2025

Annexure - B

As per BSEC Circular No. SEC/CMRRCD/2009-193/172 dated 30 June 2015, Mutual Funds need not to maintain any provision when the average cost price (CP) of a mutual fund is lower than or equal to the latest repurchase price (RP)/ surrender value (SV) of the open end funds and will maintain provision when the average cost price (CP) of a mutual fund is greater than the latest repurchase price (RP)/ surrender value (SV) of the open end funds.

Serial	Fund Name	No. of Unit	Average Cost Price per unit	Latest Surrender Value per unit as on September 25, 2025	Required Provision per unit	Required Provision	Status
1	HFAML SHARIAH UNIT FUND	500,000	10.00	8.09	1.91	955,000	Provision Applicable

DIRECTIVE:

BSEC Circular No. SEC/CMRRCD/2009-193/172 dated 30 June 2015,

B. For Open-End Mutual Funds

1. Mutual Funds need not to maintain any provision when the average cost price (CP) of a mutual fund is lower than or equal to the latest repurchase price (RP)/ surrender value (SV) of the open end funds.
2. Mutual Funds will maintain provision when the average cost price (CP) of a mutual fund is greater than the latest repurchase price (RP)/ surrender value (SV) of the open end funds.

i.e Required Provision = Average Cost Price - Latest Surrender Value (i.e Not over 5% discount of NAVcmp)



Capitec-IBBL Shariah Unit Fund

For the Period from January 01, 2025 to September 30, 2025

Investment in Securities

							ANNEXURE-C
S.L	Company Name (Trading Code)	Number of Shares	Avarage Cost Value Per Share	Total Cost Value Value Amount	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments
1	BXPHARMA	290,000	99.53	28864198.17	118.00	34,220,000	5,355,802
2	ITC	60,000	38.42	2,305,142	43.50	2,610,000	304,858
3	KBSEED	130,001	10.13	1316428.41	7.90	1,027,008	(289,421)
4	OLYMPIC	57,000	169.23	9,646,343	154.70	8,817,900	(828,443)
5	PHARMAID	4470	539.48	2411489.2	580.90	2,596,623	185,134
6	WALTONHIL	31,000	455.79	14,129,489	419.90	13,016,900	(1,112,589)
Total				58,673,089		62,288,431	3,615,341



Capitec-IBBL Shariah Unit Fund
Schedule of realized gain/(loss) on sale of marketable securities
For the Period from January 01, 2025 to September 30, 2025

ANNEXURE-D

SL. No	Trading Code	No of Share	Avarage Sell Price per Share	Sell Value	Avarage Cost Price per Share	Cost Value	Profit/(Loss)
1	BXPHERMA	381,500	95.04	36,256,163	89.62	34,189,308	2,066,856
2	MALEKSPIN	50,000	35.24	1,761,823	33.56	1,678,006	83,817
3	MJLBD	19,000	103.25	1,961,802	100.65	1,912,436	49,366
4	PHARMAID	4,470	572.12	2,557,370	539.48	2,411,489	145,881
5	SINOBANGLA	83,296	44.02	3,666,742	42.94	3,576,611	90,130
6	WALTONHIL	31,000	496.08	15,378,536	455.79	14,129,489	1,249,047
Total				61,582,436		57,897,340	3,685,097



Capitec-IBBL Shariah Unit Fund
Information on Non-Performing Investment

Annexure-G

Fund Name	Name of the Investee Company/ Issuer	Amount of Investment as on 30.09.2025 (Script wise)	Date of Investment	Category of Investment (Private Equity, \fixed Income Securities and others)	Period of Investment without return	Receivables (Principal and Return)	Amount of Provisions made till date
Capitec IBBL Shariah Unit Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A



Capitec-IBBL Shariah Unit Fund

Dividend Income

For the Period from January 01, 2025 to September 30, 2025

Annexure-E

SL No.	Trading Code	No of Shares	Record Date	Face Value	Dividend %	Dividend Amount	DP Ratio	Purification Amount
		A		B	C			
01	MARICO	1,002	February 23, 2025	10.00	440.00%	44,088	0.025700	1,133
02	GP	21,165	February 26, 2025	10.00	170.00%	359,805	0.009700	3,490
03	MARICO	1,002	May 26, 2025	10.00	1950.00%	195,390	0.025700	5,022
04	BERGERPBL	404	July 24, 2025	10.00	525.00%	21,210	0.002100	45
05	GP	21,165	August 13, 2025	10.00	110.00%	232,815	0.009700	2,258
06	MARICO	1,002	August 21, 2025	10.00	600.00%	60,120	0.025700	1,545
07	IBBLPBOND	5,239	September 23, 2025	1,000.00	7.23%	378,780	-	-
Total						1,292,208		13,493

Annexure-F

Dividend Receivables

Trading Code	Amount in Taka	
	September 30, 2025	December 31, 2024
IBBLPBOND	378,780	-
DOREENPWR	-	366,233
NIALCO	-	54,156
ACHIASF	-	600,000
BERGERPBL	-	69,153
SJIBLPBOND	-	1,670,400
SQURPHARMA	-	38,500
CVOPRL	-	50,000
BBSCABLES	-	19,259
ITC	-	352,000
MJLBD	-	98,800
MALEKSPIN	-	50,000
ACMELAB	-	262,500
BXPHERMA	-	228,000
MHSML	-	39,000
SINOBANGLA	-	83,296
KBSEED	-	55,000
Closing Balance:	378,780	4,036,297



Capitec-IBBL Shariah Unit Fund
Profit on MSND
For the Period from January 01, 2025 to September 30, 2025

Annexure-H

SL No.	Bank/ Institution Name	Branch	Account Number	Type	Current Rate	Amount	Remarks
01	Islami Bank Bangladesh PLC.	Banglamotor	20504300900000507	MSND	2.20%	30,212	
02	Southeast Bank PLC. (Islamic Wing)	Motijheel	00271360000006	MSND	7.00%	1,535,754	
03	Southeast Bank PLC. (Islamic Wing)	Motijheel	00271360000007	MSND	7.00%	42,343	
Total						1,608,309	

Profit on MTDR

For the Period from January 01, 2025 to September 30, 2025

Annexure-I

SL No.	Bank/ Institution Name	Branch	Account Number	Face Value	Type	Current Rate	Amount	Remarks
01	Jamuna Bank PLC.(Islamic Wing)	Noya Bazar Islamic Br.	43011000056398	22,000,000	MTDR	10.00%	1,818,777	
02	Mutual Trust Bank PLC.(Islamic Wing)	MTB Centre Corporate Br.	9992020001409	18000000 (Encashment)	MTDR	Encashment	80,642	
03	Islamic Finance and Investment PLC.	Head office	1112970000518	15,000,000	MTDR	11.50%	1,289,305	
04	Southeast Bank PLC. (Islamic Wing)	Motijheel	23400000022	5,000,000	MTDR	11.00%	422,576	
05	IDLC Finance PLC. (Islamic Wing)	Head office	7772010000396	15,000,000	MTDR	10.25%	1,190,738	
06	Southeast Bank PLC. (Islamic Wing)	Motijheel	002723400000069	10,000,000	MTDR	11.50%	627,814	
07	Islami Bank Bangladesh PLC.	Bangla Motor	4588071/1170	10,000,000	MTDR	11.00%	143,478	
Total				77,000,000			5,573,331	

Annexure-H-1

MSND Profit Receivables

SL No.	Bank/ Institution Name	Branch	Account Number	Type	Current Rate	Amount	Remarks
01	Islami Bank Bangladesh PLC.	Banglamotor	20504300900000507	MSND	2.20%	8,032	
02	Southeast Bank PLC. (Islamic Wing)	Motijheel	00271360000006	MSND	7.00%	386,738	
03	Southeast Bank PLC. (Islamic Wing)	Motijheel	00271360000007	MSND	7.00%	16,310	
Total						411,081	

Annexure-J

MTDR Profit Receivables

SL No.	Bank/ Institution Name	Branch	Account Number	Face Value	Type	Current Rate	Amount	Remarks
01	Jamuna Bank PLC.(Islamic Wing)	Noya Bazar Islamic Br.	43011000056398	22,000,000	MTDR	10.00%	133,702	
02	Southeast Bank PLC. (Islamic Wing)	Motijheel	23400000022	5,000,000	MTDR	11.00%	12,431	
03	Islamic Finance and Investment PLC.	Head office	1112970000518	15,000,000	MTDR	11.50%	907,711	
04	IDLC Finance PLC. (Islamic Wing)	Head office	7772010000396	15,000,000	MTDR	10.25%	411,680	
05	Southeast Bank PLC. (Islamic Wing)	Motijheel	002723400000069	10,000,000	MTDR	11.50%	52,831	
06	Islami Bank Bangladesh PLC.	Bangla Motor	4588071/1170	10,000,000	MTDR	11.00%	140,489	
Total				77,000,000			1,658,844	



Capitec-IBBL Shariah Unit Fund**Management fees**

For the Period from January 01, 2025 to September 30, 2025

Annexure-K

Date	NAV	Fees
January 2, 2025	218,183,251.86	25,349.81
January 9, 2025	217,879,926.25	88,607.66
January 16, 2025	216,999,799.61	88,269.15
January 23, 2025	219,338,733.33	89,168.74
January 30, 2025	219,220,846.20	89,123.40
February 6, 2025	220,387,309.71	89,572.04
February 13, 2025	219,764,511.96	89,332.50
February 20, 2025	220,742,894.78	89,708.81
February 27, 2025	221,019,494.25	89,815.19
March 6, 2025	218,615,849.34	88,890.71
March 13, 2025	218,147,055.38	88,710.41
March 20, 2025	219,193,796.95	89,113.00
March 27, 2025	222,231,651.16	90,281.40
March 31, 2025	222,404,052.45	51,627.26
April 10, 2025	223,225,250.09	129,519.37
April 17, 2025	223,207,416.94	90,656.70
April 24, 2025	222,997,547.53	90,575.98
April 30, 2025	222,802,531.45	77,572.26
May 8, 2025	220,758,698.18	102,531.30
May 15, 2025	216,425,628.70	88,048.32
May 22, 2025	217,217,646.81	88,352.94
May 29, 2025	215,143,329.95	87,555.13
June 4, 2025	216,529,635.57	75,504.28
June 19, 2025	216,650,360.78	188,860.19
June 26, 2025	219,103,332.24	89,078.20
June 30, 2025	218,970,450.06	50,872.63
July 3, 2025	219,934,138.85	38,313.32
July 10, 2025	223,230,536.82	90,665.59
July 17, 2025	224,855,962.02	91,290.75
July 24, 2025	227,075,420.31	92,144.39
July 31, 2025	226,875,504.99	92,067.50
August 7, 2025	229,214,066.05	92,966.95
August 14, 2025	223,686,164.22	90,840.83
August 21, 2025	226,361,539.99	91,869.82
August 28, 2025	230,001,739.90	93,269.90
September 4, 2025	234,418,693.39	94,968.73
September 11, 2025	226,787,541.85	92,033.67
September 18, 2025	224,765,748.32	91,256.06
September 25, 2025	225,112,428.63	91,389.40
September 30, 2025	224,012,242.30	64,975.89
Total Management fees		3,514,750

